

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Mohamed Mohamed**Case No.: **18-23027**Judge: **MBK**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

June 8, 2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BCT Initial Debtor: M M Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor has paid to date \$40,210.00 and shall pay 1150.00 Monthly to the Chapter 13 Trustee, starting on 7/1/2022 for approximately 12 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:
Description: 53 Chestnut Street Avenel, NJ 07001 Middlesex County
Proposed date for completion: COMPLETED

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Bruce C. Truesdale	Attorney Fees	2,300.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bayview Loan Servicing	53 Chestnut Street Avenel, NJ 07001 Middlesex County	0.00	0.00	0.00 (Loan Mod Complete)	per mortgage note

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-			
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE
 The following secured claims are unaffected by the Plan:
Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 2018.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
June 2022 Debtor's prior plan included a provision to cure mortgage arrears. Debtor has since obtained a loan modification.	June 2022 Parts 1 & 4 have been amended to reflect the Debtor's completed loan mod and adjust the plan payment accordingly.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>June 8, 2022</u>	<u>/s/ Mohamed Mohamed</u> Mohamed Mohamed Debtor
Date: _____	_____ Joint Debtor
Date: <u>June 8, 2022</u>	<u>/s/ Bruce C. Truesdale</u> Bruce C. Truesdale Attorney for the Debtor(s)

In re:
Mohamed Mohamed
Debtor

Case No. 18-23027-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 13, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db	+ Mohamed Mohamed, 53 Chestnut Ave, Avenel, NJ 07001-2141
517617686	Amex Department Stores, PO Box 8718, Mason, OH 45040
517792017	+ Amgad Garas, 413 Avenue C, Apt. 5, Bayonne, NJ 07002-5163
517617687	+ Amgads Garas, 413 Avenue C Apt 5, Bayonne, NJ 07002-5163
517617689	+ Atlantic Ambulance Corp, PO Box 949, Matawan, NJ 07747-0949
517617690	Bayview Loan Servicing, PO Box 650091, Oxford, AR 72565-0091
517617691	Best Buy/CBNA, PO Box 3497, Sioux Falls, SD 57117
517617698	+ Ibrahim Law Group, PC, 97 Lackawanna Ave Suite 001, Totowa, NJ 07512-2334
517617699	+ Lyon, Doughty & Veldhuis, 136 Gaither Drive Ste 100, Po Box 1269, Mount Laurel, NJ 08054-7269
517617701	Mercy Diagnostics Inc, 3109 Poplarwood Ct, Suite 302, Raleigh, NC 27604-1044
517659570	+ TD Bank, N.A, c/o Schiller, Knapp, Lefkowitz, & Hertze, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517617688	Email/Text: EBNProcessing@afni.com	Jun 13 2022 20:43:00	AT&T, c/o AFNI, PO Box 3097, Bloomington, IL 61702-3097
517617685	+ Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:22	American Express, PO Box 981537, El Paso, TX 79998-1537
517740827	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517742787	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 13 2022 20:42:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
517699207	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2022 20:46:40	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517617693	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2022 20:47:17	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
518997635	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2022 20:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997634	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2022 20:43:00	Community Loan Servicing, LLC, 4425 Ponce De

District/off: 0312-3

User: admin

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Date Rcvd: Jun 13, 2022

Form ID: pdf901

Total Noticed: 40

			Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517617695	Email/Text: sschneider@associateseyecare.com	Jun 13 2022 20:43:00	Corey M Notis, MD PA, 155 Morris Ave, Springfield, NJ 07081-1224
517617696	Email/Text: mrdiscen@discover.com	Jun 13 2022 20:42:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
517666260	+ Email/Text: M74banko@mercedes-benz.com	Jun 13 2022 20:43:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517724547	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2022 20:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517630937	Email/Text: mrdiscen@discover.com	Jun 13 2022 20:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517617694	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2022 20:47:16	Chase/Bank One Car Serv, PO Box 15298, Wilmington, DE 19850
517617699	+ Email/Text: BKNotice@ldvlaw.com	Jun 13 2022 20:43:00	Lyon, Doughty & Veldhuis, 136 Gaither Drive Ste 100, Po Box 1269, Mount Laurel, NJ 08054-7269
517617700	+ Email/Text: M74banko@mercedes-benz.com	Jun 13 2022 20:43:00	MB Financial Services, PO Box 961, Roanoke, TX 76262-0961
517685678	Email/Text: M74banko@mercedes-benz.com	Jun 13 2022 20:43:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517617702	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2022 20:43:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
517637386	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2022 20:43:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
517617703	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2022 20:43:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
517741251	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2022 20:46:55	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517741254	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2022 20:47:34	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517617704	Email/Text: signed.order@pfwattorneys.com	Jun 13 2022 20:43:00	Pressler & Pressler LLP, 7 Entin Rd., Parsippany, NJ 07054
517617705	+ Email/PDF: gecsed@recoverycorp.com	Jun 13 2022 20:47:31	Syncb/TJX Co, PO Box 965015, Orlando, FL 32896-5015
517621538	+ Email/PDF: gecsed@recoverycorp.com	Jun 13 2022 20:47:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517617706	Email/Text: bankruptcy@td.com	Jun 13 2022 20:43:00	TD Bank NA, 32 Chestnut Street, Lewiston, ME 04240
517617707	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 13 2022 20:58:24	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517732631	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:46:51	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-3

User: admin

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Date Rcvd: Jun 13, 2022

Form ID: pdf901

Total Noticed: 40

cr	*+	Amgad Garas, 413 Ave. C Apt 5, Bayonne, NJ 07002-5163
517617692	##+	Capiral Credit Consultants, 726 Boulevard, Suite 23, Kenilworth, NJ 07033-1757
517617697	##+	First Credit Services, Inc, 377 Hoes Lane Suite 200, Piscataway, NJ 08854-4155

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Mohamed Mohamed brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael M Khalil	on behalf of Debtor Mohamed Mohamed mkhalilecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor BAYVIEW LOAN SERVICING LLC rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Creditor Amgad Garas ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9